

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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PATENT APPLICATION

Applicant: Luis E. GUTIERREZ-SHERIS

Atty. Doc. No.: Unisphere-13/3

Filed: April 10, 2001

JUL 1 0 2002

Serial No.: **09/829,614**Group Art Unit: **2166**

Confirmation No.: 79% ROUP 3600

Examiner:

Title: MONEY-TRANSFER TECHNIQUES

COMMISSIONER FOR PATENTS Washington, D.C. 20231

S I R:

DISCLOSURE STATEMENT

The applicant respectfully requests that the following references be considered in the examination of the above-identified application. A copy of each reference enclosed. If any of these references were uncovered by an international or foreign search as part of a counterpart application filed by the applicants, then a copy of the search report is also enclosed.

United States Patents

Pate	ent No.	<u>Issued</u>	Inventor	Class
AA.	6,021,202	Feb. 1, 2000	Anderson et al	380/25
AB.	5,963,647	Oct. 5, 1999	Downing et al	380/24
AC.	5,650,604	Jul. 22, 1997	Marcous et al	235/379

PCT International Publications

Publication No.	Published	
AD. 00/75889	Dec.	14, 2000
AE. 00/67220	· Nov.	9, 2000
AF. 00/63809	Oct.	26, 2000
AG. 99/18549	Apr.	15, 1999

REMARKS

Under Rule 37 C.F.R. § 1.98(a) (effective March 16, 1992), the applicants submit that no specific comments are necessary for the above-cited English language references.

For the Examiner's convenience, the applicants have also enclosed a completed modified form PTO-SB/08A.

Lastly, in accordance with Rule 37 C.F.R. \$\\$ 197.7(c) and 1.97(e)(1), the undersigned attorney certifies that each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to filing this statement. In this regard, the communication from the PCT Patent Office is dated June 25, 2002 and forwarded the PCT Search Report; a copy of this

communication and, as noted above, the search report is enclosed herewith.

Respectfully submitted,

July 1, 2002

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Customer No. 007265

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CERTIFICATE OF MAILING under 37 C.F.R. 1.8(a)

I hereby certify that this correspondence is being deposited on **July 2, 2002** with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231.

Signature

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PTO/SB/08A (08-00)
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known							
Application Number	09/829,614						
Filing Date	April 10, 2001						
First Named Inventor	Luis E. GUTIERREZ-SHERIS						
Group Art Unit	2166						
Examiner Name	RE						

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FOREIGN PATENT DOCUMENTS									
Examiner Initials*	Cite No.1		Foreign Patent Docur	ment	Name of Patentee or Applicant of Cited Document	Date of Publication of	Pages, Columns, Lines,	Т	
		Office ³	Number ⁴	Kind Code ⁵ (if known)		Cited Document MM-DD-YYYY	Where Relevant Passages or Relevant Figures Appear		
	AD	WO	00/75889			12-14-2000			
	ΑE	WO	00/67220			11-09-2000		П	
	AF	WO	00/63809			10-26-2000			
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International Search Report Included

Examiner	Date	
Signature	Considered	

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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.